

Information to identify the case:

Debtor 1	<u>Carey Skorski</u>	Social Security number or ITIN xxx-xx-2639
	First Name _____ Middle Name _____ Last Name _____	EIN _____
Debtor 2 (Spouse, if filing)	First Name _____ Middle Name _____ Last Name _____	Social Security number or ITIN _____
	First Name _____ Middle Name _____ Last Name _____	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: <u>19-24224-JKS</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carey Skorski

10/25/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New JerseyIn re:
Carey Skorski
DebtorCase No. 19-24224-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 79

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db +Carey Skorski, 141 Columbia Ave, Jersey City, NJ 07307-4556
 aty +Rabinowitz, Lubetkin & Tully, LLC, 293 Eisenhower Parkway, Suite 100, Livingston, NJ 07039-1711
 br +ReMax Traditions, 383 Ramapo Valley Road, Oakland, NJ 07436-2705
 518365777 +Ann Crawford, 20 Maple St, Brooklyn, NY 11225-5002
 518365778 +Antony Composto, CPA, Composto & Felicia, 1682 86th St., Brooklyn, NY 11214-2868
 518365779 +BB&T Commercial Equipment Capital Corp., 2 Great Valley Parkway, Suite 300, Malvern, PA 19355-1319
 518493938 +BMW Bank of North America, PO Box 23356, Pittsburgh, PA 15222-6356
 518365782 +BMW Card Services (Visa), PO Box 9210, Old Bethpage, NY 11804-9010
 518365780 +Belen Mavlion, 350 65th St., Apt. 9N, Brooklyn, NY 11220-4967
 518365781 Best Buy Credit Services, PO Box 6204, Sioux Falls, SD 57117-6204
 518365788 +CHTC Company, PO Box 2576, Springfield, IL 62708-2576
 518365790 +CSC, as Rep, PO Box 2576, Springfield, IL 62708-2576
 518365784 +Candice Zaionz, 2346 85th St., Brooklyn, NY 11214-3404
 518365786 +Carol Reid, 852 Crescent St., Brooklyn, NY 11208-5008
 518365791 +Diane Varano, 642 Bay Ridge Parkway, Brooklyn, NY 11209-3330
 518365793 +Dulja Feratovic, 915 84th St, Brooklyn, NY 11228-2849
 518365794 +EBP Partners LLC, d/b/a Everest Business Funding, 8200 NW 52nd Terrace, 2nd Fl., Miami, FL 33166-7852
 518365795 +Eulyne Wickham, 236 E. 95th St, Brooklyn, NY 11212-2122
 518365796 +Fox Capital Group, Inc., 1001 N. Federal Hwy, Ste 310, Hallandale, FL 33009-2416
 518365797 +Frank Galante, 15 Chapin Ave, Staten Island, NY 10304-2923
 518365798 +Green Capital Funding LLC, c/o Vadim Serebro, Esq., 55 Broadway, 3rd Fl., New York, NY 10006-3757
 518365799 +Humberto Rodriguez, 110 33rd St, Union City, NJ 07087-5835
 518365802 +JP Morgan Chase Bank, N.A., Collateral Mgmt., Small Business, PO Box 6026 IL1-1145, Chicago, IL 60680-6026
 518365801 Jet Blue Mastercard, Busienss Card Services, PO Box 8801, Wilmington, DE 19899-8801
 518365803 +Kash Capital, 475 Northern Blvd., Suite 36, Great Neck, NY 11021-4802
 518365804 +Lear Financial Corporation, 146 Anton Rd, Wynnewood, PA 19096-1226
 518365805 +Legend Funding, 767 3rd Ave., 32nd Fl., New York, NY 10017-2085
 518365806 +Lori Lapin Jones, Trustee, Lori Lapin Jones LLC, 98 Cutter Mill Road, Suite 201 North, Great Neck, NY 11021-3010
 518365807 +Lorraine Gullo, 3131 Morley Ave, Staten Island, NY 10306-1957
 518365808 +Malik Tricoche, 110 33rd St, Union City, NJ 07087-5835
 518365809 +Margaret Harrow, 906 E. 94th St, Brooklyn, NY 11236-2037
 518365810 +Maria Caffaro, 6907 14th Ave., 3rd Fl, Brooklyn, NY 11228-1713
 518365811 +Maribel Anota, 14 Riverview Ct, Secaucus, NJ 07094-4054
 518365812 +Marina Davis, 565 80th St., Apt. 2F, Brooklyn, NY 11209-4027
 518365813 +Marina McNamara, 565 80th St., Apt. 2F, Brooklyn, NY 11209-4027
 518365814 +Mary Loiacono, 65-50 162nd St, Fresh Meadows, NY 11365-2668
 518365815 +Mary Smith, 20 Blanche St, Secaucus, NJ 07094-2002
 518365816 +Merchant Advance, c/o Joel Liberman, 124 Grove Ave, PO Box 356, Cedarhurst, NY 11516-0356
 518365817 #+Merrick Tortora, 45 Mill Ridge Road, Secaucus, NJ 07094-4303
 518365818 +Miriam Morales, 187 Park Ave, Brooklyn, NY 11205-2308
 518365819 +Nadine Walter-Scott, 519 Miller Ave, Brooklyn, NY 11207-4805
 518365820 +Nafskia Lourentzatos, 171 Main St, Apt 32, Madison, NJ 07940-2162
 518365821 +Navitas Credit Corp., 201 Executive Drive, Suite 100, Columbia, SC 29210-8410
 518365823 New Rez LLC, c/o Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039
 518365824 New Rez LLC, c/o Shellpoint Mortgage Servicing, PO Box 51850, Livonia, MI 48151-5850
 518365825 +Noel Aneses, 95 76th St, Brooklyn, NY 11209-2901
 518365826 +Noel Cadiz, 42 Broadman Pkwy, Jersey City, NJ 07305-2399
 518365827 +Nosson T. Abrams, Esq. 30 Wall St., 8th Fl., New York, NY 10005-2205
 518365830 PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
 518365829 +Patlive.com, 2639 No. Monroe St., Suite 200, Tallahassee, FL 32303-4073
 518365834 +SPG Advance LLC, 1221 McDonald Ave, Brooklyn, NY 11230-3322
 518365835 +SPL Partners LLC, 6807 11th Ave, Brooklyn, NY 11219-6023
 518365832 +Santander Bank NA, PO Box 841002, Boston, MA 02284-1002
 518365833 +Spectrum Business, 400 Atlantic St, Stamford, CT 06901-3512
 518365836 +Stable Car Parking Inc., 9201 4th Ave, Brooklyn, NY 11209-7006
 518365837 Stephen B. Elggren, PC, PO Box 709598, Sandy, UT 84070-9598
 518365838 +Susquehanna Salk Lake LLC, 136 E. South Temple, Suite 1400, Salt Lake City, UT 84111-1143
 518365839 +U.S. Bank Equipment Finance, 1310 Madrid St, Marshall, MN 56258-4099
 518365840 +Walter Zaionz, 2346 85th St, Brooklyn, NY 11214-3404
 518365841 Wayne Grant, 241-14 Francis Lewis Blvd, Rosedale, NY 11422
 518365800 iHeart Media, PO Box 419499, Boston, MA 02241-9499

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 25 2019 23:54:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 25 2019 23:54:04 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

District/off: 0312-2

User: admin
Form ID: 318

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Date Rcvd: Oct 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

cr +EDI: AISACG.COM Oct 26 2019 03:38:00 BMW FINANCIAL SERVICES NA, LLC,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518365776 +EDI: AMEREXPR.COM Oct 26 2019 03:38:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
518365775 EDI: AMEREXPR.COM Oct 26 2019 03:38:00 American Express, Customer Service,
P.O. Box 981535, El Paso, TX 79998-1535
518455414 EDI: BECKLEE.COM Oct 26 2019 03:38:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518365783 EDI: BMW.COM Oct 26 2019 03:38:00 BMW Financial Services, Customer Correspondence,
PO Box 3608, Dublin, OH 43016-0306
518474341 EDI: BMW.COM Oct 26 2019 03:38:00 BMW Financial Services NA, LLC, P.O. Box 3608,
Dublin OH 43016, OH 43016
518377376 +EDI: AISACG.COM Oct 26 2019 03:38:00 BMW Financial Services NA, LLC,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518454205 +EDI: AIS.COM Oct 26 2019 03:38:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
Oklahoma City, OK 73118-7901
518365785 EDI: CAPITALONE.COM Oct 26 2019 03:38:00 Capital One Visa, PO Box 6492,
Carol Stream, IL 60197-6492
518365787 EDI: CHASE.COM Oct 26 2019 03:38:00 Chase Ink, PO Box 15298, Wilmington, DE 19850-5298
518365789 EDI: CITICORP.COM Oct 26 2019 03:38:00 Citi Mastercard, PO Box 70166,
Philadelphia, PA 19176-0166
518365792 EDI: DISCOVER.COM Oct 26 2019 03:38:00 Discover Financial Services, PO Box 30943,
Salt Lake City, UT 84130-0943
518439075 EDI: DISCOVER.COM Oct 26 2019 03:38:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
518365822 +E-mail/Text: jquick@ncmic.com Oct 25 2019 23:53:56 NCMIC Finance Corp.,
14001 University Ave, Clive, IA 50325-8273
518365828 +E-mail/Text: bankruptcy@ondeck.com Oct 25 2019 23:54:31 On Deck Capital Inc.,
101 West Colfax Ave., 10th Fl., Denver, CO 80202-5167
518530889 +EDI: AIS.COM Oct 26 2019 03:38:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518500656* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701

518365831 ###Sandstone Funding LLC, 106 Apple Street, Suite 200C, Eatontown, NJ 07724-2670

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 25, 2019 at the address(es) listed below:

Barry J. Roy on behalf of Trustee Jay L. Lubetkin broy@rltlawfirm.com
Jason Brett Schwartz on behalf of Creditor Financial Services Vehicle Trust (FSVT)
jschwarz@nesterschwartz.com
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com

District/off: 0312-2

User: admin
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Leonard C. Walczyk on behalf of Debtor Carey Skorski lwalczyk@wjslaw.com,
lwalczyk@ecf.inforuptcy.com;dmendez@ecf.inforuptcy.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6